

From: Vitale Lott, Jan M [Jan.M.VitaleLott@erac.com]  
Sent: Saturday, January 06, 2007 8:30 PM  
To: Taskforcecomments  
Cc: Vitale Lott, Jan M  
Subject: Public Comment - Identity Theft

Thank you for this opportunity to submit ideas around mitigating identity theft.

Please see my thoughts below:

- \* Because employees sometimes need sensitive customer and employee data to perform their job duties, it makes preventing identity theft almost impossible. From payroll to health benefits, sensitive data is required. This means that the thieves should be prevented on the backend from success at achieving financial gain. For example, banks and retailers need to consistently and thoroughly authenticate the credit applicant before spending begins.
- \* If your mail box sits on your street's curb or by your front door, you are leaving your identity vulnerable for the taking. Because of this, mail services will require a P.O. Box or a locked mail receptacle. Banks, retailers and government bodies should remove personally identifiable information from our statements and official documents, however eliminating the opportunity for a passer by to intercept sensitive data may be the solution.
- \* Even though a law was passed requiring all driver's to cease using their social security number as their drivers license number, the change should be required to go into effect immediately with all changes taking place by the end of 2007.
- \* Stiffer penalties with steep fines and prison time should be implemented for those found guilty of identity theft.
- \* All financial institutions should be audited by the government to ensure sensitive data is encrypted preventing hackers from stealing 401(k)'s, bank account balances, etc.
- \* Require that all credit be frozen until the credit applicant's identity is authenticated via multiple means. I recently had to get a new driver's license due to expiration and change of address. Thankfully I was required to show proof of my citizenship, home address and identity. Those providing credit should be required to do the same.
- \* Even though putting medical information on a world wide global network would assist with immediate medical treatment and save lives, this will increase identity theft. Social security numbers must be removed from the data and instead biometrics should be leveraged for medical treatment to authenticate the patient.

Thank you,

Jan Vitale-Lott

Privacy Manager

Enterprise Rent-A-Car

(314) 512-3464

jan.m.vitale@erac.com

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